

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. NEXTP002 Application No.: 09/185,878 Inventor LENT, et al Group 2761 2700 Filing Date November 3, 1998
--	---

RECEIVED
 JAN 18 2000
 Group 2700

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
JH	A	5,262,941	Nov. 16, 1993	Saladin, et al	705	28	Mar 30, 1990
JH	B	5,387,783	Feb. 7, 1995	Mihm, et al	235	375	Apr. 30, 1993
JH	C	5,696,907	Dec. 9, 1997	Tom	705	38	Feb. 27, 1995
JH	D	5,761,640	Jun. 2, 1998	Kalyanswamy, et al	704	260	Dec. 18, 1995
JH	E	5,819,291	Oct. 6, 1998	Haimowitz et al	707	201	Aug. 23, 1996
JH	F	5,960,411	Sept. 28, 1999	Hartman, et al	705	26	Sept. 12, 1997
JH	G	5,970,478	Oct. 19, 1999	Walker, et al	705	35	Mar. 12, 1997
	H						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	I							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
JH	J	FICO, http://houseloans.idis.com/fico .
	K	Altavista: search, FICO, http://www.altavista.com
JH	L	"What Do FICO Credit Scores Mean to Me?", http://www.sancap.com
	M	"What is a FICO Score?", http://www.aspenloan.com
JH	N	"Credit", The New Encyclopaedia Britannica, Vol. 3, pg. 722
	O	"Creditnet.com – An Online Guide to Credit Cards", http://www.creditnet.com .
JH	P	"Phillips 66 Introduces Mastercard with Rebate Feature", PR Newswire, p914NY067, Sept. 14, 1995
Examiner <i>John V. Hayes</i>		Date Considered <i>2/11/00</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.